

Information to identify the case:

Debtor 1	DARLENE ALTHEA PORCH	Social Security number or ITIN	xxx-xx-3585
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	CLARENCE JAMES PORCH	Social Security number or ITIN	xxx-xx-1511
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22362-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

DARLENE ALTHEA PORCH

CLARENCE JAMES PORCH

11/9/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 DARLENE ALTHEA PORCH
 CLARENCE JAMES PORCH
 Debtors

Case No. 16-22362-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

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 Total Noticed: 38

Date Rcvd: Nov 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2016.

db/jdb
 cr
 +DARLENE ALTHEA PORCH, CLARENCE JAMES PORCH, 5410 MCANULTY RD, Pittsburgh, PA 15236-2535
 +Peoples Natural Gas Company, LLC, Attention: Barbara Rodgers, Bankruptcy Department,
 205 North Main Street, Butler, PA 16001-4904
 #+ALLIED COLLECTION SERVICES, 8550 BALBOA BLVD., SUITE 232, Northridge, CA 91325-5806
 14251648 AMERICAN CORADIUS INTERNATIONAL LLC, 35A RUST LANE, Boerne, TX 78006-8202
 14251650 +ARA INC., PO BOX 5002, Villa Park, IL 60181-5002
 14251651 +ASPEN DENTAL - PA-FM DENTAL PC, 240 WATERFRONT DR. E, Homestead, PA 15120-5010
 14251653 +BOROUGH OF BALDWIN, JORDAN TAX SERVICE, INC., 102 RAHWAY RD, MCMURRAY, PA 15317-3349
 14251655 +CENTRAL CREDIT SERVICES LLC, DEPT 673, PO BOX 4115, Concord, CA 94524-4115
 14251656 +COMMERCIAL ACCEPTANCE COMPANY, PO BOX 3268, SHIREMANSTOWN, PA 17011-3268
 14251659 +CONVERGENT HEALTHCARE RECOVERIES, INC., 121 NE JEFFERSON STREET, SUITE 100,
 14251660 Peoria, IL 61602-1229
 14251658 Chacpall2, 1561 W LIBERTY AVE, Pittsburgh, PA 15226-1103
 14251668 +FIRST NATIONAL COLLECTION BUREAU, INC., 610 WALTHAM WAY, Sparks, NV 89434-6695
 14251672 +FLAHERTY LUVARA LAW GROUP, LLP, 1400 ALLEGHENY BUILDING, 429 FORBES AVENUE,
 Pittsburgh, PA 15219-1622
 14251673 #+FRESH VIEW SOLUTIONS, 4340 S. MONACO ST., SUITE 400, Denver, CO 80237-3485
 14251680 MAGEE-WOMENS HOSPITAL OF UPMC, PO BOX 382059, Pittsburgh, PA 15250-8059
 14251681 +NATIONAL CREDIT ADJUSTERS, PO BOX 3023, 327 W 4TH ST, Hutchinson, KS 67501-4842
 14251682 +NCB MANAGEMENT SERVICES INC., PO BOX 1099, Langhorne, PA 19047-6099
 14251687 +UNIVERSAL ACCOUNT SERVICING, LLC, 7505 NW TIFFANY SPRINGS PKWY., STE 40,
 Kansas City, MO 64153-1386
 14251691 UPMC PHYSICIAN SERVICES, PO BOX 371980, Pittsburgh, PA 15251-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 10 2016 01:40:19 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Nov 10 2016 01:23:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 14251649 EDI: GMACFS.COM Nov 10 2016 01:23:00 ALLY, PO BOX 380902, Minneapolis, MN 55438-0902
 14251652 EDI: ARSN.COM Nov 10 2016 01:23:00 ARS NATIONAL SERVICES INC., PO BOX 469100,
 Escondido, CA 92046-9100
 14251654 +EDI: CINGMIDLAND.COM Nov 10 2016 01:23:00 AT&T MOBILITY, PO BOX 6416,
 Carol Stream, IL 60197-6416
 14251667 E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Nov 10 2016 01:41:10 DUQUESNE LIGHT COMPANY,
 PO BOX 1930, Pittsburgh, PA 15230
 14251657 +EDI: CITICORP.COM Nov 10 2016 01:23:00 CITIBANK, PO BOX 6241,
 Sioux Falls, SD 57117-6241
 14251663 +EDI: CONVERGENT.COM Nov 10 2016 01:23:00 CONVERGENT OUTSOURCING, INC., 800 SW 39TH ST.,
 PO BOX 9004, Renton, WA 98057-9004
 14251664 +E-mail/Text: Umesh.Patil@credencerm.com Nov 10 2016 01:41:02 CREDENCE,
 17000 DALLAS PARKWAY, SUITE 204, Dallas, TX 75248-1940
 14251665 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Nov 10 2016 01:40:54
 CREDIT MANAGEMENT COMPANY, 2121 NOBLESTOWN RD, Pittsburgh, PA 15205-3956
 14251675 EDI: JEFFERSONCAP.COM Nov 10 2016 01:23:00 JEFFERSON CAPITAL SYSTEMS, LLC, 16 MCLELAND RD,
 Saint Cloud, MN 56303
 14251677 +EDI: RESURGENT.COM Nov 10 2016 01:28:00 LVNV FUNDING LLC, PO BOX 10497,
 Greenville, SC 29603-0497
 14251679 +E-mail/Text: camanagement@mtb.com Nov 10 2016 01:40:12 M & T BANK, 626 COMMERCE DR,
 Buffalo, NY 14228-2391
 14251683 EDI: AGFINANCE.COM Nov 10 2016 01:23:00 ONEMAIN FINANCIAL, INC., 6801 COLWELL BLVD.,
 Irving, TX 75039-3198
 14251684 +E-mail/Text: ebn@vativrecovery.com Nov 10 2016 01:40:11 PALISADES COLLECTION LLC,
 210 SYLVAN AVE, STE 1, Englewood Cliffs, NJ 07632-2510
 14251685 EDI: RESURGENT.COM Nov 10 2016 01:28:00 PINNACLE CREDIT SERVICES, LLC, PO BOX 640,
 Hopkins, MN 55343-0640
 14251686 EDI: PRA.COM Nov 10 2016 01:23:00 PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD,
 SUITE 100, Norfolk, VA 23502
 14256905 EDI: RECOVERYCORP.COM Nov 10 2016 01:23:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 14251688 +E-mail/Text: BankruptcyNotice@upmc.edu Nov 10 2016 01:41:01 UPMC, 2 HOT METAL STREET,
 DIST. ROOM 386, Pittsburgh, PA 15203-2348

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr M&T BANK

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 38

Date Rcvd: Nov 09, 2016

14251661* +CONVERGENT HEALTHCARE RECOVERIES, INC., 121 NE JEFFERSON ST, SUITE 100,
Peoria, IL 61602-1229
14251662* +CONVERGENT HEALTHCARE RECOVERIES, INC., 121 NE JEFFERSON STREET, SUITE 100,
Peoria, IL 61602-1229
14251666* +CREDIT MANAGEMENT COMPANY, 2121 NOBLESTOWN RD, Pittsburgh, PA 15205-3956
14251669* +FIRST NATIONAL COLLECTION BUREAU, INC., 610 WALTHAM WAY, Sparks, NV 89434-6695
14251670* +FIRST NATIONAL COLLECTION BUREAU, INC., 610 WALTHAM WAY, Sparks, NV 89434-6695
14251671* +FIRST NATIONAL COLLECTION BUREAU, INC., 610 WALTHAM WAY, Sparks, NV 89434-6695
14251674* +FRESH VIEW SOLUTIONS, 4340 S. MONACO ST., SUITE 400, Denver, CO 80237-3485
14251676* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: JEFFERSON CAPITAL SYSTEMS, LLC, 16 MCLELAND RD,
Saint Cloud, MN 56303)
14251678* +LVNV FUNDING LLC, PO BOX 10497, Greenville, SC 29603-0497
14251689* +UPMC, 2 HOT METAL STREET, DIST. ROOM 386, Pittsburgh, PA 15203-2348
14251690* +UPMC, 2 HOT METAL STREET, DIST. ROOM 386, Pittsburgh, PA 15203-2348
14251692* UPMC PHYSICIAN SERVICES, PO BOX 371980, Pittsburgh, PA 15251-7980

TOTALS: 2, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2016 at the address(es) listed below:

Jeffrey J. Sikirica trusteesikirica@consolidated.net,
PA59@ecfcbis.com;a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com
Jennifer Lynch Jackson on behalf of Joint Debtor CLARENCE JAMES PORCH jljbkruptcy@aol.com,
lawoffice809@aol.com
Jennifer Lynch Jackson on behalf of Debtor DARLENE ALTHEA PORCH jljbkruptcy@aol.com,
lawoffice809@aol.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroupp@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7